

FILED

JUN 18 2009

DEPARTMENT OF REAL ESTATE

*[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of

NECOLE CHANTEL WARD and  
RALONDRIA ANTIONETTE WARD,

Respondents.

No. H-5035 SAC

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the default entered on the record on May 20, 2009, and the findings of fact set forth herein, which are based on one or more of the following: (1) Respondent RALONDRIA ANTIONETTE WARD's (hereinafter "Ward") express admissions; (2) affidavits; and (3) other evidence.

FINDINGS OF FACT

1

On July 2, 2008, Charles W. Koenig made the Accusation in his official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, to Respondent's mailing address on file with the Department on July 23, 2008.

On July 31, 2008, a notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, the matter was set for hearing at 9:00 AM, May 20 and 21, 2009 in the Office of Administrative Hearings, 1515 Clay Street, Suite 206, Oakland, California. On January 20, 2009, a Notice of Hearing stating the date, time, and location of the hearing was served on Respondent by first class mail.

No appearance having been made by Respondent or by anyone on her behalf at the noticed time, date, and location of the hearing, and upon evidence of compliance with the provisions of Section 11506 and 11509 of the government Code, Respondent's default was entered on May 20, 2009.

2

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code (hereinafter "Code") as a real estate salesperson.

3

At all times mentioned, Respondent engaged in the business of and acted in the capacity of, or assumed to act as, a real estate broker in the State of California within the meaning of Section 10131(a) and (d) of the Code, for or in expectation of compensation, by negotiating the purchase and sale of real property and by soliciting borrowers and lenders and negotiating loans or collecting payments or performing services for borrowers or lenders in connection with loans secured directly or collaterally by liens on real property.

4

Beginning approximately August 2005, Respondent solicited Julia Gant aka Julia Thomas (hereinafter "Gant") and Consuela Stewart (hereinafter "Stewart") to participate in a plan and scheme to defraud lenders by acting as "straw buyers" of real property and applying for loans to fund those purchases by falsely representing to the lenders their income, employment and intention to occupy each of the properties as owners.

5

From approximately August 2005 through April 2006, Respondent solicited and performed services for Gant and Stewart as purchasers and borrowers and also for lenders in connection with negotiating loans for Gant and Stewart, as set out below, for or in expectation of compensation.

<u>Borrower</u>	<u>Loan Amount</u>	<u>Property Purchased and Financed</u>
Gant	\$380,000	230 Echo Summit Rd., Vallejo, CA
Gant	\$95,000	230 Echo Summit Rd., Vallejo, CA
Stewart	\$800,000	9427 Berkshire Lane, Vallejo, CA
Stewart	\$200,000	9427 Berkshire Lane, Vallejo, CA

The representations made by Respondent to the lenders in each of the transactions set out above were false, and Respondent knew the representations were false when those representations were made. The true facts were Gant and Stewart never intended to be "owner occupants" of the properties they purchased as "straw buyers", and Respondent misrepresented the income and employment of both Gant and Stewart to fraudulently induce the lenders who funded the loans set out above to make those loans.

DETERMINATION OF ISSUES

1

Cause for disciplinary action against Respondent exists pursuant to Business and Professions Code Sections 10176(a) 10176(c), 10176(i), and 10177(j).

2

The standard of proof applied was clear and convincing proof to a reasonable certainty.

ORDER

All licenses and licensing rights of respondent RALONDRIA ANTIONETTE WARD, under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

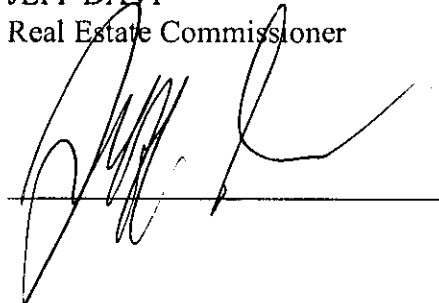
This Decision shall become effective at 12 o'clock noon on

JUL - 9 2009

DATED: \_\_\_\_\_

6-17-09

JEFF DAVI  
Real Estate Commissioner



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FILED

JAN 28 2009

DEPARTMENT OF REAL ESTATE

By *H. Mar*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of

NECOLE CHANTEL WARD and  
RALONDRIA ANTIONETTE WARD,  
Respondents.

No. H-5035 SAC

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On July 23, 2008, an Accusation was filed in this matter against Respondent  
NECOLE CHANTEL WARD.

On January 12, 2009, Respondent petitioned the Commissioner to voluntarily  
surrender her real estate broker license pursuant to Section 10100.2 of the Business and  
Professions Code.

IT IS HEREBY ORDERED that Respondent NECOLE CHANTEL WARD'S  
petition for voluntary surrender of her real estate broker license is accepted as of the effective  
date of this Order as set forth below, based upon the understanding and agreement expressed in  
Respondent's Declaration dated January 12, 2009 (attached as Exhibit "A" hereto).

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1 Respondent's license certificate and pocket card shall be sent to the below listed address so that  
2 they reach the Department on or before the effective date of this Order:

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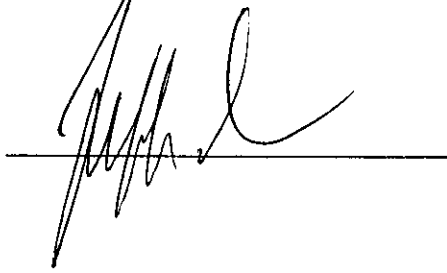
DEPARTMENT OF REAL ESTATE  
Attn: Licensing Flag Section  
P. O. Box 187000  
Sacramento, CA 95818-7000

This Order shall become effective at 12 o'clock noon on

FEB 18 2009

DATED: JAN 28 2009

JEFF DAVI  
Real Estate Commissioner



A handwritten signature in black ink, appearing to read 'Jeff Davi', is written over a horizontal line.

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of

No. H- 5035 SAC

NECOLE CHANTEL WARD and  
RALONDRIA ANTIONETTE WARD,

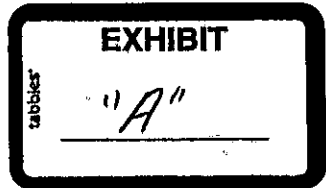
Respondent.

DECLARATION

My name is NECOLE CHANTEL WARD and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am representing myself in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Business and Professions Code) I wish to voluntarily surrender my real estate license(s) issued by the Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

I understand that by so voluntarily surrendering my license(s), that I may be relicensed as a broker or as a salesperson only by petitioning for reinstatement pursuant to



1 Section 11522 of the Government Code. I also understand that by so voluntarily surrendering my  
2 license(s), I agree to the following:

3           The filing of this Declaration shall be deemed as my petition for voluntary  
4 surrender. It shall also be deemed to be an understanding and agreement by me that I waive all  
5 rights I have to require the Commissioner to prove the allegations contained in the Accusation  
6 filed in this matter at a hearing held in accordance with the provisions of the Administrative  
7 Procedure Act (Government Code Sections 11400 et seq.), and that I also waive other rights  
8 afforded to me in connection with the hearing such as the right to discovery, the right to present  
9 evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.  
10 I further agree that upon acceptance by the Commissioner, as evidenced by an appropriate order,  
11 all affidavits and all relevant evidence obtained by the Department in this matter prior to the  
12 Commissioner's acceptance, and all allegations contained in the Accusation filed in the  
13 Department Case No. H-5035 SAC, may be considered by the Department to be true and correct  
14 for the purpose of deciding whether to grant relicensure or reinstatement pursuant to  
15 Government Code Section 11522.

16           I declare under penalty of perjury under the laws of the State of California that the  
17 above is true and correct and that I freely and voluntarily surrender all my license(s) and license  
18 rights under the Real Estate Law.

19  
20 1/12/09  
Date and Place

  
NECOLE CHANTEL WARD

1 John Van Driel, Counsel (SBN 84056)  
2 Department of Real Estate  
3 P. O. Box 187007  
4 Sacramento, CA 95818-7007  
5 Telephone: (916) 227-0787

FILED

JUL 23 2008

DEPARTMENT OF REAL ESTATE

By R. Henry

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 ) NO. H- 5035 SAC  
13 )  
14 ) ACCUSATION  
15 ) Respondents. )

16 The Complainant, Charles W. Koenig, a Deputy Real Estate  
17 Commissioner of the State of California for cause of Accusation  
18 against NECOLE CHANTEL WARD (Necole) and RALONDRIA ANTIONETTE  
19 WARD (Ralondria), collectively referred to as "Respondents", is  
20 informed and alleges as follows:

21 1

22 The Complainant makes this Accusation in his official  
23 capacity.

24 2

25 Necole is presently licensed and/or has license rights  
26 under the Real Estate Law, Part 1 of Division 4 of the  
27 California Business and Professions Code (hereinafter "Code"),  
as a real estate broker.



1 3

2 RALONDRIA is presently licensed and/or has license  
3 rights under the Real Estate Law, Part 1 of Division 4 of the  
4 Code as real estate salesperson, and, at all times mentioned  
5 herein, was employed in her licensed capacity by NECOLE.

6 4

7 At all times mentioned herein, Respondents engaged in  
8 the business of and acted in the capacity of, or assumed to act  
9 as, a real estate broker in the State of California within the  
10 meaning of Section 10131(a) and (d) of the Code, for or in  
11 expectation of compensation, by negotiating the purchase and  
12 sale of real property and by soliciting borrowers and lenders  
13 and negotiating loans or collecting payments or performing  
14 services for borrowers or lenders in connection with loans  
15 secured directly or collaterally by liens on real property.

16 5

17 Beginning approximately August 2005, Respondents  
18 solicited Julia Gant aka Julia Thomas (Gant) and Consuela  
19 Stewart (Stewart) to participate in a plan and scheme to defraud  
20 lenders by acting as "straw buyers" of real property and  
21 applying for loans to fund those purchases by falsely  
22 representing to the lenders their income, employment and  
23 intention to occupy each of the properties as owners.

24 6

25 From approximately August 2005 through April 2006,  
26 RALONDRIA and/or NECOLE solicited and performed services for  
27 Gant and Stewart as purchasers and borrowers and also for

1 lenders in connection with negotiating loans for Gant and  
2 Stewart, as set out below, for or in expectation of  
3 compensation.

<u>Borrower</u>	<u>Loan Amount</u>	<u>Property Purchased and Financed</u>
5 Gant	\$380,000	230 Echo Summit Rd., Vallejo, CA
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7 Stewart	\$800,000	9427 Berkshire Lane, Vallejo, CA
8 Stewart	\$200,000	9427 Berkshire Lane, Vallejo, CA

9 7

10 The representations made by Respondents to the lenders  
11 in each of the transactions set out above were false, and  
12 Respondents knew that they were false when those representations  
13 were made. The true facts were that Gant and Stewart never  
14 intended to be "owner occupants" of the properties they  
15 purchased as "straw buyers", and that Respondents misrepresented  
16 the income and employment of both Gant and Stewart to  
17 fraudulently induce the lenders who funded the loans set out  
18 above to make those loans.

19 8

20 The facts alleged above are grounds for the suspension  
21 or revocation of the licenses and license rights of Respondents  
22 under Section 10176(a), (c), and (i) and/or 10177(j) of the  
23 Code.

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1           WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against all licenses and license rights of Respondents  
5 under the Code, and for such other and further relief as may be  
6 proper under other provisions of law.

7  
8   
9 CHARLES W. KOENIG  
Deputy Real Estate Commissioner

10 Dated at Sacramento, California,  
11 this 2<sup>nd</sup> day of July, 2008.